

SNAPSHOT of HOME Program Performance--As of 09/30/10
Local Participating Jurisdictions with Rental Production Activities



Participating Jurisdiction (PJ):

State:

PJ's Total HOME Allocation Received:

PJ's Size Grouping*:

PJ Since (FY):

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):*		
					Group	C	Overall
Program Progress:				PJs in State: 20			
% of Funds Committed	97.57 %	93.18 %	6	95.51 %	70	74	
% of Funds Disbursed	92.44 %	84.60 %	4	87.58 %	70	72	
Leveraging Ratio for Rental Activities	0	3.19	18	4.86	0	0	
% of Completed Rental Disbursements to All Rental Commitments***	100.00 %	86.97 %	1	82.17 %	100	100	
% of Completed CHDO Disbursements to All CHDO Reservations***	86.09 %	69.71 %	6	71.17 %	71	75	
Low-Income Benefit:							
% of 0-50% AMI Renters to All Renters	67.65 %	87.63 %	18	81.54 %	18	14	
% of 0-30% AMI Renters to All Renters***	29.41 %	52.87 %	17	45.68 %	0	22	
Lease-Up:							
% of Occupied Rental Units to All Completed Rental Units***	94.12 %	97.66 %	16	96.19 %	26	24	
Overall Ranking:			In State:	16 / 20	Nationally:	35 29	
HOME Cost Per Unit and Number of Completed Units:							
Rental Unit	\$40,194	\$26,833		\$27,510	34 Units	9.80 %	
Homebuyer Unit	\$64,830	\$17,454		\$15,239	77 Units	22.10 %	
Homeowner-Rehab Unit	\$32,387	\$22,935		\$20,932	237 Units	68.10 %	
TBRA Unit	\$0	\$5,531		\$3,121	0 Units	0.00 %	

* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (59 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (215 PJs)

C = PJ's Annual Allocation is less than \$1 million (284 PJs)

** - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

***- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Saginaw MI

Total Development Costs:
(average reported cost per unit in
HOME-assisted projects)

	Rental	Homebuyer	Homeowner
PJ:	\$36,147	\$61,593	\$31,783
State:*	\$78,736	\$74,329	\$19,561
National:**	\$98,643	\$77,150	\$23,791

CHDO Operating Expenses:
(% of allocation)

PJ:	0.0 %
National Avg:	1.2 %

R.S. Means Cost Index: 0.94

	Rental %	Homebuyer %	Homeowner %	TBRA %
RACE:				
White:	14.7	24.7	26.2	0.0
Black/African American:	85.3	71.4	62.4	0.0
Asian:	0.0	0.0	0.0	0.0
American Indian/Alaska Native:	0.0	0.0	0.0	0.0
Native Hawaiian/Pacific Islander:	0.0	0.0	0.0	0.0
American Indian/Alaska Native and White:	0.0	0.0	0.0	0.0
Asian and White:	0.0	0.0	0.0	0.0
Black/African American and White:	0.0	0.0	0.0	0.0
American Indian/Alaska Native and Black:	0.0	0.0	0.0	0.0
Other Multi Racial:	0.0	1.3	0.4	0.0
Asian/Pacific Islander:	0.0	0.0	0.0	0.0

ETHNICITY:

Hispanic	0.0	2.6	11.0	0.0
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HOUSEHOLD SIZE:

1 Person:	8.8	32.5	43.9	0.0
2 Persons:	50.0	39.0	21.5	0.0
3 Persons:	20.6	19.5	14.8	0.0
4 Persons:	17.6	7.8	11.0	0.0
5 Persons:	2.9	1.3	3.4	0.0
6 Persons:	0.0	0.0	3.8	0.0
7 Persons:	0.0	0.0	1.3	0.0
8 or more Persons:	0.0	0.0	0.4	0.0

HOUSEHOLD TYPE:

Single/Non-Elderly:	61.8	61.0	49.4	0.0
Elderly:	0.0	1.3	30.0	0.0
Related/Single Parent:	29.4	20.8	9.3	0.0
Related/Two Parent:	8.8	15.6	8.9	0.0
Other:	0.0	1.3	2.1	0.0

SUPPLEMENTAL RENTAL ASSISTANCE:

Section 8:	32.4	2.6 [#]
HOME TBRA:	5.9	
Other:	17.6	
No Assistance:	44.1	

of Section 504 Compliant Units / Completed Units Since 2001 0

* The State average includes all local and the State PJs within that state

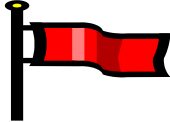
** The National average includes all local and State PJs, and Insular Areas

Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



— HOME PROGRAM —
SNAPSHOT WORKSHEET - RED FLAG INDICATORS
 Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Saginaw State: MI Group Rank: 35
 (Percentile)
 State Rank: 0 / 0 PJs Overall Rank: 29
 (Percentile)
 Summary: 1 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 73.95%	100	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 54.12%	86.09	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	67.65	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 92.11%	94.12	
"ALLOCATION-YEARS" NOT DISBURSED***		> 2.750	1.8	

* This Threshold indicates approximately the lowest 20% of the PJs

** This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

*** Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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